

PATENT

Application No.: 09/316,546
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A M E N D M E N T T O T H E C L A I M S

1. (CURRENTLY AMENDED) A method for providing an offer during a transaction between a merchant and a customer, comprising:

receiving, via an electronic communications network, a request for authorization of a purchase amount, the purchase amount to be paid from a financial account of the customer;

determining an offer based on the received request;

transmitting an authorization of the purchase amount;

transmitting the offer for output to the customer on a record of charge;

receiving an acceptance of the offer by the customer on the record of charge;

and

providing a benefit to the customer after receiving the acceptance.

2. (ORIGINAL) The method of claim 1, in which the offer defines an obligation for the customer to fulfill in exchange for the benefit.

3. (ORIGINAL) The method of claim 2, in which the benefit comprises a supplemental product, and in which the obligation comprises an additional payment to be provided by the customer in exchange for the supplemental product.

4. (ORIGINAL) The method of claim 2, in which the benefit comprises a discount.

5. (ORIGINAL) The method of claim 2, in which the obligation comprises participation in a survey.

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6. (CURRENTLY AMENDED) A method for providing an offer during a transaction between a merchant and a customer, comprising:

receiving, via an electronic communications network, a request for authorization of a purchase amount, the purchase amount to be paid from a financial account of a customer;

determining an offer based on the received request;

transmitting an authorization of the purchase amount;

transmitting the offer for output to the customer on a record of charge; and

providing a benefit to the customer if the offer is accepted.

7. (ORIGINAL) The method of claim 6, further comprising:

receiving an acceptance of the offer on the record of charge.

8. (ORIGINAL) The method of claim 7, further comprising:

adjusting an available credit limit of the financial account based on the received acceptance.

9. (ORIGINAL) The method of claim 8, in which the adjusting step includes:

providing a discount on the purchase amount.

10. (ORIGINAL) The method of claim 8, wherein the adjusting step includes:

providing a reward of alternate currency after the acceptance.

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11. (ORIGINAL) The method of claim 6, wherein the step of transmitting the authorization comprises:

determining whether the financial account is in good standing and transmitting the authorization for the transaction if the financial account is in good standing.

12. (ORIGINAL) The method of claim 11, wherein the step of determining whether the account is in good standing comprises:

determining whether an available balance of the financial account is at least zero.

13. (ORIGINAL) The method of claim 11, wherein the step of determining whether the account is in good standing comprises:

determining whether an available balance of the financial account is at least zero after acceptance of the offer by the customer.

14. (ORIGINAL) The method of claim 6, wherein the step of transmitting the offer further comprises:

determining whether the financial account is in good standing and transmitting the offer for output to the customer on a record charge if the financial account is in good standing.

15. (ORIGINAL) The method of claim 14, wherein the step of determining whether the account is in good standing comprises:

determining whether an available balance of the financial account is at least zero.

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16. (ORIGINAL) The method of claim 14, wherein the step of determining whether the account is in good standing comprises:
determining whether an available balance of the financial account is at least zero after acceptance of the offer by the customer.

17. (ORIGINAL) The method of claim 6, further comprising:
transmitting a survey.

18. (ORIGINAL) The method of claim 17, wherein the survey comprises at least one question relating to quality of a merchant.

19. (ORIGINAL) The method of claim 17, wherein the survey comprises at least one question relating to a third party.

20. (ORIGINAL) The method of claim 17, wherein the survey comprises at least one question regarding a product purchased during the transaction

21. (ORIGINAL) The method of claim 6, wherein the offer is determined based on a product identifier of a product purchased during the transaction

22. (ORIGINAL) The method of claim 6, wherein the offer is determined based on a merchant identifier.

23. (ORIGINAL) The method of claim 6, wherein the offer is determined based on the purchase amount.

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24. (ORIGINAL) The method of claim 6, wherein the offer is for a supplemental product to be received by the customer.

25. (CURRENTLY AMENDED) The method of claim 24, in which the supplemental product comprises a service, and further comprising:
providing a discount on the purchase amount after the customer accepts the offer for a service.

26. (ORIGINAL) The method of claim 25, wherein the offer comprises a requirement that the customer use the service for a predetermined time.

27. (ORIGINAL) The method of claim 25, wherein the service includes at least one of long distance telephone service, Internet service, banking services, credit card account services, insurance service, securities trading service, satellite television service, and cable television service.

28. (ORIGINAL) The method of claim 6, further comprising:
providing a discount to the customer after the customer accepts the offer.

29. (ORIGINAL) The method of claim 6, further comprising:
providing the customer with a coupon after an acceptance of the offer.

30. (ORIGINAL) The method of claim 6, wherein the offer comprises a plurality of offers.

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31. (ORIGINAL) The method of claim 30, wherein the customer accepts at least one of the plurality of offers.

32. (ORIGINAL) The method of claim 6, wherein the record of charge includes at least one signature line, each of the at least one signature line being associated with one of the purchase amount and the offer.

33. (ORIGINAL) The method of claim 6, further comprising:
adjusting a balance of a financial account of the merchant if the customer accepts the offer.

34. (ORIGINAL) The method of claim 6, wherein the financial account is a credit card account.

35. (ORIGINAL) The method of claim 34, wherein the offer is determined based on an available balance of the credit card account.

36. (ORIGINAL) The method of claim 34, wherein the offer is based on credit history of the customer.

37. (ORIGINAL) The method of claim 6, wherein the financial account is a debit account.

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38. (ORIGINAL) The method of claim 37, wherein the step of transmitting the authorization further comprises:
determining whether an available balance of the debit account is at least equal to the purchase amount; and if so:
transmitting the authorization.

39. (ORIGINAL) The method of claim 37, wherein the step of transmitting the authorization further comprises:
determining whether an available balance of the debit account is at least equal to the purchase amount plus an amount associated with the offer; and if so:
transmitting the authorization.

40. (PREVIOUSLY PRESENTED) The method of claim 6, further comprising:
reconciling a merchant account after receiving the record of charge.

41. (ORIGINAL) The method of claim 6, further comprising:
debiting the financial account by the purchase amount.

42. (ORIGINAL) The method of claim 6, further comprising:
crediting a merchant account after receiving an acceptance by the customer.

43. (CURRENTLY AMENDED) The method of claim 6, wherein the step of transmitting the offer further comprises:
transmitting a code to a point-of-sale terminal of the merchant point-of-sale terminal, the code corresponding to the offer.

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44. (CURRENTLY AMENDED) A method for processing a transaction between a merchant and a customer, comprising:

receiving an indication of a financial account to be charged for a purchase amount corresponding to a transaction;

transmitting, via an electronic communications network, a request for authorization to charge the financial account for the purchase amount;

receiving, in response to the transmitting step, an authorization for the purchase amount and an offer to be presented to the customer; and

providing the offer to the customer on a record of charge.

45. (ORIGINAL) The method of claim 44, further comprising:

transmitting a survey to be completed by the customer.

46. (ORIGINAL) The method of claim 45, wherein the survey comprises at least one question regarding quality of a merchant.

47. (ORIGINAL) The method of claim 45, wherein the survey comprises at least one question determined by the merchant.

48. (ORIGINAL) The method of claim 45, further comprising:

receiving a completed survey from the customer.

49. (ORIGINAL) The method of claim 44, wherein the record of charge contains at least one signature line, each of the at least one signature line corresponding to one of the purchase amount and the offer.

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50. (ORIGINAL) The method of claim 44, further comprising:
receiving an adjustment to a balance of a financial account of the merchant
after the customer accepts the offer.

51. (CURRENTLY AMENDED) A method for providing an offer to a
customer during a transaction between a customer and a merchant, comprising:
registering, via a computing device, an offer with a financial institution, the
offer to be presented to a customer during a transaction with a merchant, the offer
specifying a product;
receiving an indication of an acceptance of the offer by the customer on a
record of charge generated at a merchant point-of-sale terminal; and
providing the product to the customer.

52. (ORIGINAL) The method of claim 51, wherein the product is a
service.

53. (ORIGINAL) The method of claim 52, further comprising:
offering a discount in exchange for accepting the service.

54. (ORIGINAL) The method of claim 52, wherein the service is at least
one of long distance telephone service, Internet service, banking services, credit
card account services, insurance service, securities trading service, satellite
television service, and cable television service.

55. (ORIGINAL) The method of claim 51, wherein the record of charge
contains separate signature lines for the purchase amount and the offer.

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56. (CURRENTLY AMENDED) A method for accepting an offer ;
comprising;
initiating a transaction with a merchant;
providing, to the merchant, an identifier of a financial account to charge a
purchase amount for the transaction; and
receiving, from the merchant, a record of charge for the transaction printed
by a point-of-sale terminal,
the record of charge including the purchase amount, and
the record of charge including an indication of an offer.

57. (PREVIOUSLY PRESENTED) The method of claim 56, further
comprising providing an acceptance of the offer on the record of charge.

58. (ORIGINAL) The method of claim 57, further comprising:
receiving an adjustment of a balance of the financial account based on the
acceptance.